

**Information to identify the case:**

Debtor 1	<b>Maritza Rivera</b>	Social Security number or ITIN	xxx-xx-8298
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>16-28318-SLM</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maritza Rivera  
aka Maritza Rivera Alcala

11/13/19

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Maritza Rivera  
 Debtor

Case No. 16-28318-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Maritza Rivera, 30 Cuozzo Street, Unit B, Belleville, NJ 07109-1232  
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 cr +U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR TH, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516411051 America's Servicing Company, PO Box 4392, Woburn, MA 01888  
 516411057 BCA Financial Services, 18001 Old Cutler Rd., Ste. 462, Miami, FL 33157-6437  
 516411053 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 516411062 Clara Maas EMA, PO Box 417442, Boston, MA 02241-7442  
 516411063 Clara Maas Medical Center, PO Box 18346, Newark, NJ 07191-8346  
 516411064 Clara Maas Medical Center, Attn: Patient Financial Services, PO Box 4329,  
 Houston, TX 77210-4329  
 516411068 +Dept Of Education, PO Box 173904, Denver, CO 80217-3904  
 516437644 +Empire Medical Associates, PC, 264 Boyden Avenue, Maplewood, NJ 07040-3058  
 516411070 +Essex Oncology of North Jersey, PO Box 827573, Philadelphia, PA 19182-7573  
 516437645 +Labcorp, PO Box 2240, Burlington, NC 27216-2240  
 516437646 Laboratory Corp. of America Holdings, PO Box 2240, Burlington, NC 27216-2240  
 516411071 Mehul Shah, MD, PA, 116 Millburn Avenue, Millburn, NJ 07041-1919  
 516411072 +Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219  
 516411073 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005  
 516411075 Specialized Loan Servicing, LLC, 5742 Lucent Blvd., Suite 300, Littleton, CO 80129  
 516537160 +U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE, FOR THE CERTIFICATEHOLDERS OF THE CSFB,  
 HOME EQUITY MORTGAGE TRUST 2005-HF1, POB 31785, Tampa, FL 33631-3785  
 516497853 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2019 00:49:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 14 2019 00:49:32 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516411052 EDI: WFFC.COM Nov 14 2019 04:48:00 America's Servicing Company, PO Box 51119,  
 Los Angeles, CA 90051-5419  
 516411054 EDI: BANKAMER.COM Nov 14 2019 04:48:00 Bank of America, PO Box 53132,  
 Phoenix, AZ 85072-3132  
 516411055 +EDI: BANKAMER.COM Nov 14 2019 04:48:00 Bank of America, 1825 East Buckeye Rd.,  
 Phoenix, AZ 85034-4216  
 516411056 +EDI: BANKAMER.COM Nov 14 2019 04:48:00 Bank of America Home Loans, 7105 Corporate Drive,  
 Plano, TX 75024-4100  
 516411058 EDI: CAPITALONE.COM Nov 14 2019 04:48:00 Capital One Bank Usa NA, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516411059 +EDI: CHASE.COM Nov 14 2019 04:48:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516411061 +E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Clara Maas, One Franklin Avenue,  
 Belleville, NJ 07109-3557  
 516411065 E-mail/Text: ebn@rwjbh.org Nov 14 2019 00:50:05 Clarara Maas Medical Center, PO Box 29948,  
 New York, NY 10087-9948  
 516411067 +EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 516411066 +EDI: WFNNB.COM Nov 14 2019 04:48:00 Comenity Bank, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 516596635 EDI: Q3G.COM Nov 14 2019 04:48:00 Department Store National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 516411069 +EDI: TSYS2.COM Nov 14 2019 04:48:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 516629837 EDI: PRA.COM Nov 14 2019 04:48:00 Portfolio Recovery Associates, LLC,  
 c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541  
 516511253 EDI: Q3G.COM Nov 14 2019 04:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 516411076 +EDI: CITICORP.COM Nov 14 2019 04:48:00 The Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 516411060\* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 516411074\* Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219  
 517189353\* +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 37

Date Rcvd: Nov 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
for GSAA Home Equity Trust 2005-14, U.S. Bank National Association, as Trustee, successor in  
interest to Wachovia Bank, National Association, as Trus NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
for GSAA Home Equity Trust 2005-14, U.S. Bank National Association, as Trustee, successor in  
interest to Wachovia Bank, National Association, as Trust NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com  
Herbert B. Raymond on behalf of Debtor Maritza Rivera herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS OF THE CSFB HOME EQUITY MORTGAGE TRUST 2005-HF1 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...  
rsolarz@kmlawgroup.com  
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association, as Trustee,  
successor in interest to Wachovia Bank, National Association, as Trustee for GSAA Home Equity  
Trust 2005-14 ecf@powerskirn.com

TOTAL: 8